

Cycle Date: June-2013  
 Run Date: 09/11/2013  
 Interval: Annual

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Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 118  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
 N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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	Ratio Analysis								
Return to cover	For Charter : N/A								
09/11/2013	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A				Dec-2012		Jun-2013		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Jun-2013	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.19	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.09	10.25	10.24	10.24	N/A	N/A	10.20	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	8.88	7.95	7.35	6.55	N/A	N/A	6.70	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.38	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	6.83	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	1.40	1.31	1.27	1.15	N/A	N/A	1.17	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.85	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35	101.29	100.89	N/A	N/A	101.70	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	-0.43	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.90	0.81	0.75	0.67	N/A	N/A	0.68	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.27	0.42	0.56	0.56	N/A	N/A	0.53	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.27	0.64	0.77	0.64	N/A	N/A	0.62	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.51	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.12	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.12	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.12	N/A	N/A
* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.57	N/A	N/A
* Net Margin / Avg. Assets	5.12	5.11	5.05	5.11	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A	4.05	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.42	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.81	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	73.58	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	3.16	3.11	3.04	2.91	N/A	N/A	2.93	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.15	2.86	2.85	2.87	N/A	N/A	3.01	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.37	N/A	N/A
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	66.98	N/A	N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	58.45	N/A	N/A
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	15.05	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	94.22	94.02	93.77	94.42	N/A	N/A	94.24	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr.	37.47	39.19	41.22	43.05	N/A	N/A	45.15	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.52	N/A	N/A	218.38	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.29	N/A	N/A
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	45.42	N/A	N/A
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	364.41	N/A	N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,469	N/A	N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,014	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,226	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	5.21	N/A	N/A
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A	8.51	N/A	N/A
* Loan Growth	1.92	-0.55	1.47	3.33	N/A	N/A	6.19	N/A	N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	5.89	N/A	N/A
* Investment Growth	40.59	9.24	13.51	6.30	N/A	N/A	8.72	N/A	N/A
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	2.78	N/A	N/A
* Annualization factor: March = 4/3; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
					2. Ratio				

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
09/11/2013	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in	Peer Group :	N/A		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Jun-2013
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.80
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	3.76
New Vehicle Loans >= 2 Mo (>= 60 Days)/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.54
Used Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.70
Total Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.66
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.71	10.06
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	1.13	1.43	1.05
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	1.49	0.84	0.91
Business Loans Delinquent >= 1 Mo (>= 30 Days) / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.06	6.76
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.61	5.49
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	35.53	15.84
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	101.97
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.14
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.94	2.06
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	0.58
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.51
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	5.04
Total TDR 1st and Other RE Delinquent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.08	6.96
TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	56.65	0.00
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.16	3.22	3.19	2.55	2.19
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.16
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	27.86	24.28	17.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.31
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	6.06	2.44
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.65
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.28
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.17
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.89	0.70	0.56
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	1.51
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.18
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	0.57
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	4.17
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	17.17
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.57
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.65	1.96
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.96	0.01	0.02	0.01
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	50.30
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.35
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.72	40.16
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.73	69.93
Interest Only & Payment Option First & Other RE / Total Assets	0.52	0.46	0.35	0.26	0.23
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.28
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.43
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	103.90
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	20.00
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.17
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					<b>3. Supplemental Ratios</b>

#### 4. Assets

			Liabilities, Shares & Equity						
<a href="#">Return to cover</a>			For Charter : N/A						
09/11/2013			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation *	Peer Group: All *	State = 'MO' *	Type Included: Federally Insured State Credit		
			Count of CU in Peer Group : N/A						
			Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg Jun-2013 % Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings			N/A	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit			524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8 175,004,006 -29.9
Borrowing Repurchase Transactions			0	0	N/A	0	N/A	0	N/A
Subordinated Debt			0	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>			0	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable			14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4 7,180,939 -48.1
Accounts Payable & Other Liabilities			71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0 131,775,043 5.5
TOTAL LIABILITIES			610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7 313,959,988 -19.1
SHARES AND DEPOSITS									
Share Drafts			1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3 1,567,293,491 6.6
Regular Shares			2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2 2,916,150,335 9.4
Money Market Shares			1,646,236,947	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7 2,333,006,799 3.5
Share Certificates			2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0 1,891,380,277 -1.6
IRA/KEOGH Accounts			925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4 1,007,382,306 -0.9
All Other Shares <sup>1</sup>			16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4 33,969,248 40.5
Non-Member Deposits			2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0 5,123,904 68.5
TOTAL SHARES AND DEPOSITS			7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0 9,754,306,360 4.3
EQUITY:									
Undivided Earnings			448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4 699,840,992 2.5
Regular Reserves			241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9 213,468,654 1.6
Appropriation For Non-Conforming Investments (SCU Only)			0	0	N/A	0	N/A	0	N/A
Other Reserves			265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3 220,544,496 1.5
Equity Acquired in Merger			262,045	129,385	-50.6	129,385	0.0	240,651	86.0 240,650 0.0
Miscellaneous Equity			1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0 1,188,480 0.0
Accumulated Unrealized G/L on AFS Securities			7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6 -8,568,142 -135.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities			0	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges			-1,180,329	0	100.0	0	N/A	0	N/A
Other Comprehensive Income			-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6 -22,508,657 -0.2
Net Income			0	0	N/A	0	N/A	0	N/A
EQUITY TOTAL			957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1 1,109,775,998 -0.4
TOTAL SHARES & EQUITY			8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9 10,864,082,358 3.8
TOTAL LIABILITIES, SHARES, & EQUITY			9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2 11,178,042,346 2.9
NCUA INSURED SAVINGS <sup>2</sup>									
Uninsured Shares			291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9 374,829,079 4.1
Uninsured Non-Member Deposits			409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3 3,113,264 211.0
Total Uninsured Shares & Deposits			291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7 377,942,343 4.6
Insured Shares & Deposits			7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6 9,376,364,017 4.2
TOTAL NET WORTH			958,898,700	998,638,615	4.1	1,055,928,512	5.7	1,110,714,684	5.2 1,139,658,899 2.6
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
									5. LiabShEquity

		Income Statement							
<a href="#">Return to cover</a>		For Charter : N/A							
09/11/2013		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	164,781,312	-4.2
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(192,969)	-15.6
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,109,492	-11.5	20,877,622	-13.2
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	1,002,278	85.9
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6	410,593,687	-5.5	392,673,270	-4.4	186,468,243	-5.0
INTEREST EXPENSE:									
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	20,408,679	-23.2
Interest on Deposits	37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	8,045,450	-17.6
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	2,996,075	-39.5
TOTAL INTEREST EXPENSE	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6	31,450,204	-23.8
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,556,291	15.5	23,135,510	-21.0
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580	13.5	260,882,353	6.7	251,528,573	-3.6	131,882,529	4.9
NON-INTEREST INCOME:									
Fee Income	104,210,787	108,767,095	4.4	112,712,712	3.6	120,018,813	6.5	57,318,575	-4.5
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	59,739,316	7.7
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	2,384,397	98.4
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-570,433	37.8
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916	-5.5	-27,923	-102.1	1,694,904	#####
NCUSIF Stabilization Income	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	120,566,759	4.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	107,925,734	4.6
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	1,961,614	6.0
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	14,596,782	0.6
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,163,641	5.7	42,520,986	8.8
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	7,028,817	-13.1
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,085,471	18.4	17,636,451	9.9
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	14,372,418	2.7
Member Insurance <sup>1</sup>	1,671,178	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	11,314,693		4,481,783	-60.4	1,715,487	-61.7	1,208,675	40.9
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,816,308	-58.1	3,701,305	8.6
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	414,510	5.1
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,696,220	9.9	846,075	-0.2
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,009,309	28.4	11,130,395	17.1
TOTAL NON-INTEREST EXPENSE	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,548,208	6.3	223,343,762	5.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>7/4</sup>	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,046,661	-11.6	34,015,506	0.0
NET INCOME (LOSS)	24,243,238	40,824,519	68.4	56,212,876	37.7	59,514,866	5.9	29,105,526	-2.2
RESERVE TRANSFERS:									
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	253,020	4.4
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
								6. IncEx	

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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
<a href="#">Return to cover</a>			For Charter :	N/A					
09/11/2013			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	72,869,959	71,614,130	-1.7	63,676,165	-11.1	59,331,551	-6.8	32,771,049	10.5
* Total Loans Recovered	7,633,683	8,560,965	12.1	9,279,082	8.4	10,840,822	16.8	5,410,808	-0.2
* NET CHARGE OFFS (\$\$)	65,236,276	63,053,165	-3.3	54,397,083	-13.7	48,490,729	-10.9	27,360,241	12.8
***Net Charge-Offs / Average Loans	1.08	1.04	-4.0	0.89	-14.1	0.78	-13.0	0.85	9.3
Total Del Loans & *Net Charge-Offs <sup>1</sup>	150,403,625	142,437,140	-5.3	132,014,801	-7.3	121,293,689	-8.1	103,737,479	-14.5
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.49	2.35	-5.3	2.16	-8.3	1.93	-10.8	2.02	4.8
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	5,536,368	-1.1
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	1,060,546	5.9
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	4,475,822	-2.6
<b>**Net Charge Offs - Credit Cards / Avg Credit Card Loans</b>	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.31	-4.2
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	367,713	-55.2
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	5,032	-4.0
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	362,681	-55.5
<b>** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans</b>	N/A	N/A		N/A		6.06		2.44	-59.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	2,209,932	-31.3
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	449,728	34.7
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	1,760,204	-38.9
<b>** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs</b>	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.17	-41.1
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	2,540,763	-22.4
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	260,713	-21.2
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	2,280,050	-22.5
<b>**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs</b>	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.56	-20.5
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	4,750,695	-26.8
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	710,441	6.9
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713	13.0	11,648,175	-11.3	4,040,254	-30.6
<b>** Net Charge Offs - Total RE Loans / Avg Total RE Loans</b>	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.28	-31.9
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,066,781	0.4
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		97,061	#####
*NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		969,720	-8.6
<b>** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans</b>	N/A	N/A		N/A		N/A		3.29	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>**Net Charge Offs - Leases Receivable / Avg Leases Receivable</b>	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	1,461	-51.2
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5	939	-52.3
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	1	0.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,965	-9.8	2,401	-51.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0	56,731,663	-20.6	49,902,180	-12.0	24,586,111	-50.7
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498	-3.2	14,408,030	-18.8	5,846,865	-18.8
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.59	14.6	27.86	8.9	24.28	-12.8	17.84	-26.5
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	10,933,618	-29.3
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	86	-33.8
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		21,414,513	-58.7
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		36,983,726	380.0
<b>Total TDR First and Other RE Loans</b>	N/A	N/A		N/A		59,611,523		58,398,239	-2.0
<b>TDR RE Loans Also Reported as Business Loans</b>	N/A	N/A		N/A		2,267,891		2,349,947	3.6
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,165,106		7,576,257	-55.9
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		3,932,940	0.5
<b>Total TDR First RE, Other RE, Consumer, and Business Loans</b>	N/A	N/A		N/A		80,690,798		69,907,436	-13.4
<b>Total TDR Loans to Total Loans</b>	N/A	N/A		N/A		1.27		1.07	-16.0
<b>Total TDR Loans to Net Worth</b>	N/A	N/A		N/A		7.26		6.13	-15.6
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		4,117,354	-57.0
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						<b>8. Loan Losses, Bankruptcy Information, &amp; TDRs</b>			

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	Real Estate Loan Information 1																
<a href="#">Return to cover</a>	For Charter : N/A																
09/11/2013	Count of CU : 118																
CU Name: N/A	Asset Range : N/A																
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit																
	Count of CU in Peer Group : N/A																
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg								
REAL ESTATE LOANS OUTSTANDING:																	
First Mortgages																	
Fixed Rate > 15 years	915,352,026	890,532,453	-2.7	839,583,046	-5.7	748,147,867	-10.9	771,483,163	3.1								
Fixed Rate 15 years or less	354,062,465	428,073,256	20.9	471,395,037	10.1	630,372,293	33.7	705,502,914	11.9								
Other Fixed Rate	8,633,472	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4	19,239,937	-11.9								
Total Fixed Rate First Mortgages	1,278,047,963	1,334,326,361	4.4	1,329,897,239	-0.3	1,400,346,982	5.3	1,496,226,014	6.8								
Balloon/Hybrid > 5 years	37,772,245	38,194,964	1.1	45,107,832	18.1	57,050,209	26.5	70,678,104	23.9								
Balloon/Hybrid 5 years or less	437,306,584	492,494,748	12.6	499,279,384	1.4	460,615,967	-7.7	467,503,370	1.5								
Total Balloon/Hybrid First Mortgages	475,078,829	530,689,712	11.7	544,387,216	2.6	517,666,176	-4.9	538,181,474	4.0								
Adjustable Rate First Mtgs 1 year or less	47,390,609	60,928,246	28.6	63,234,102	3.8	56,837,001	-10.1	56,045,054	-1.4								
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310	4.3	83,192,246	2.7	84,432,645	1.5	84,299,699	-0.2								
Total Adjustable First Mortgages	125,080,995	141,969,556	13.5	146,426,348	3.1	141,269,646	-3.5	140,344,753	-0.7								
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,282,804	1.9	2,174,752,241	5.6								
Other Real Estate Loans																	
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5	240,525,375	-2.2								
Closed End Adjustable Rate	9,889,243	10,654,249	7.7	5,264,562	-50.6	4,762,934	-9.5	3,084,870	-35.2								
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539	5.2	539,227,917	0.6	544,563,034	1.0	546,594,653	0.4								
Open End Fixed Rate	32,984,778	28,660,980	-13.1	27,497,285	-4.1	22,955,957	-16.5	19,841,349	-13.6								
TOTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	810,046,247	-1.0								
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	2,984,798,488	3.7								
RE LOAN SUMMARY (FIX, ADJ):																	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0	1,566,904,118	7.5								
Other RE Fixed Rate	411,998,576	335,309,405	-18.6	308,591,091	-8.0	269,005,296	-12.8	260,366,724	-3.2								
Total Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730	-1.2	1,683,596,162	-1.4	1,726,402,487	2.5	1,827,270,842	5.8								
%(Total Fixed Rate RE/Total Assets)	18.16	17.50	-3.6	16.32	-6.8	15.90	-2.6	16.35	2.8								
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.97	2.7								
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	601,885,613	-6.8	607,848,123	1.0								
Other RE Adj Rate	519,542,974	546,856,788	5.3	544,492,479	-0.4	549,325,968	0.9	549,679,523	0.1								
Total Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2	1,190,198,211	0.8	1,151,211,581	-3.3	1,157,527,646	0.5								
MISCELLANEOUS RE INFORMATION:																	
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	15,763,036	-14.1								
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	10,218,324	0.7								
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	25,981,360	-8.8								
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.23	-11.5								
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.28	-11.2								
Outstanding Residential Construction (Excluding Business Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	1,206,111	-45.3								
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	17,537,439	17.5								
* REAL ESTATE LOANS - AMOUNT GRANTED:																	
* First Mortgages																	
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5	866,754,093	77.0	426,483,446	-1.6								
* Fixed Rate 15 years or less	327,038,385	383,503,700	17.3	373,173,853	-2.7	628,749,417	68.5	263,109,120	-16.3								
* Other Fixed Rate	6,568,486	7,059,019	7.5	5,077,459	-28.1	4,480,483	-11.8	3,341,864	49.2								
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156	-4.3	868,015,023	-13.8	1,499,983,993	72.8	692,934,430	-7.6								
* Balloon/Hybrid > 5 years	11,631,771	6,760,724	-41.9	13,079,059	93.5	16,665,906	27.4	9,384,998	12.6								
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088	-13.4	106,444,170	18.3	96,742,278	-9.1	37,906,715	-21.6								
* Total Balloon/Hybrid First Mortgages	115,577,509	96,734,812	-16.3	119,523,229	23.6	113,408,184	-5.1	47,291,713	-16.6								
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740	117.0	16,893,389	-23.6	12,538,487	-25.8	4,287,114	-31.6								
* Adjustable Rate First Mtgs >1 year	8,723,898	24,216,094	177.6	9,413,850	-61.1	13,955,389	48.2	8,443,660	21.0								
* Total Adjustable First Mortgages	18,910,819	46,316,834	144.9	26,307,239	-43.2	26,493,876	0.7	12,730,774	-3.9								
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,639,886,053	61.7	752,956,917	-8.2								
* Amounts are year-to-date while the related %change ratios are annualized.																	
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	Other Investment Information								
<a href="#">Return to cover</a>		For Charter : N/A							
09/11/2013		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State	Credit						
		Count of CU in Peer Group : N/A							
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	32,766,112	-8.0
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0
All Other US Government Obligations	N/A	N/A		61,156,480		64,363,364	5.2	106,415,928	65.3
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	139,182,040	39.2
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	959,114,840	7.6
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	1,004,022,890	0.8
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1,483,518,936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,963,137,730	4.0
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		10,926,890		11,720,048	7.3	12,418,994	6.0
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	-100.0
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	3,446,015	-5.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	3,446,015	-73.5
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	28,375,932	5.6
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,439,982	-1.3
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,092,191	27,897,090	-10.3	30,450,888	9.2	30,348,241	-0.3	31,815,914	4.8
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	119,281,548	253,181,308	112.3	455,264,248	79.8	471,919,453	3.7	430,025,753	-8.9
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	54,640,834	14.2
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,783,792	6.3	4,006,647,212	4.4
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,018,363	-10.8	170,409,469	14.4
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,031,844	34.4	627,114,874	3.3
CUSO INFORMATION									
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	39,676,564	13.4
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	357,762	-58.2
Aggregate cash outlays in CUSO	7,141,680	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	21,194,814	-2.5
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	43,035,178	14.7
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313	-0.5	10,769,406	9.3	25,573,553	137.5	29,715,169	16.2
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798	-106.2	872,361	710.9	4,618,791	429.5	4,141,360	-10.3
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700	16.2	332,348	-5.8
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	29,542	-16.3
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	153,113,151	-22.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	17	6.3
Approved Mortgage Seller	8	9	12.5	9	0.0	15	66.7	14	-6.7
Borrowing Repurchase Agreements	2	2	0.0	2	0.0	0	-100.0	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	1	0.0	1	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	1	2	100.0	2	0.0	0	-100.0	0	N/A
Brokered Certificates of Deposit (investments)	18	21	16.7	21	0.0	28	33.3	30	7.1
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		76,708,317	
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		76,726,197	
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		100.02	
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0	
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		Supplemental Share Information, Off Balance Sheet, & Borrowings																	
Return to cover				For Charter : N/A															
09/11/2013				Count of CU : 118															
CU Name: N/A				Asset Range : N/A															
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit															
		Count of CU in Peer Group :		N/A															
		Dec-2009		Dec-2010		% Chg		Dec-2011		% Chg		Dec-2012		% Chg		Jun-2013		% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):																			
Accounts Held by Member Government Depositors		20,909,323		7,683,088		-63.3		703,172		-90.8		723,779		2.9		910,233		25.8	
Accounts Held by Nonmember Government Depositors		521,258		647,541		24.2		1,287,186		98.8		1,191,037		-7.5		3,282,462		175.6	
Employee Benefit Member Shares		12,585,566		13,809,274		9.7		15,387,205		11.4		17,069,603		10.9		17,888,770		4.8	
Employee Benefit Nonmember Shares		0		0		N/A		0		N/A		0		N/A		0		N/A	
529 Plan Member Deposits		0		0		N/A		0		N/A		0		N/A		0		N/A	
Non-dollar Denominated Deposits		0		0		N/A		0		N/A		0		N/A		0		N/A	
Health Savings Accounts		3,344,169		5,344,456		59.8		8,281,470		55.0		10,965,154		32.4		15,249,013		39.1	
Dollar Amount of Share Certificates >= \$100,000		476,210,480		441,991,144		-7.2		452,990,487		2.5		449,928,330		-0.7		469,571,180		4.4	
Dollar Amount of IRA/Keogh >= \$100,000		282,953,227		303,433,295		7.2		321,154,647		5.8		328,644,933		2.3		328,646,791		0.0	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts		135,714		0		-100.0		0		N/A		7,266,969		N/A		0		-100.0	
Business Share Accounts		N/A		N/A				N/A				N/A				127,228,029			
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit		N/A		N/A				N/A								6,193,984			
SAVING MATURITIES																			
< 1 year		7,044,643,938		7,368,267,585		4.6		7,706,195,423		4.6		8,158,045,777		5.9		8,544,667,655		4.7	
1 to 3 years		613,278,393		646,794,591		5.5		697,274,110		7.8		703,575,186		0.9		717,221,512		1.9	
> 3 years		285,762,261		355,954,741		24.6		423,641,526		19.0		494,472,002		16.7		492,417,193		-0.4	
Total Shares & Deposits		7,943,684,592		8,371,017,917		5.4		8,827,111,059		5.4		9,356,092,965		6.0		9,754,306,360		4.3	
INSURANCE COVERAGE IN ADDITION TO NCUSIF																			
Share/Deposit Insurance in Addition to NCUSIF		10		10		0.0		9		-10.0		9		0.0		9		0.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance		33,831,417		41,739,204		23.4		114,220,446		173.7		44,136,439		-61.4		42,495,743		-3.7	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS																			
Member Business Loans Secured by Real Estate		N/A		N/A				N/A				N/A				4,327,398			
Member Business Loans NOT Secured by Real Estate		N/A		N/A				N/A				N/A				2,649,896			
Nonmember Business Loans Secured by Real Estate		N/A		N/A				N/A				N/A				0			
Nonmember Business Loans NOT Secured by Real Estate		N/A		N/A				N/A				N/A				970,016			
Total Unfunded Commitments for Business Loans		26,813,050		18,368,390		-31.5		10,460,748		-43.1		8,505,264		-18.7		7,947,310		-6.6	
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)																			
Agricultural Related Business Loans		N/A		N/A				N/A				N/A				461,906			
Construction & Land Development (MBL)		0		991,939		N/A		1,875,630		89.1		556,238		-70.3		91,767		-83.5	
Outstanding Letters of Credit		20,245,721		8,693,179		-57.1		1,058,511		-87.8		80,015		-92.4		0		-100.0	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)																			
Revolving O/E Lines 1-4 Family		419,487,575		422,930,851		0.8		422,724,272		0.0		409,452,118		-3.1		407,131,891		-0.6	
Credit Card Line		788,043,198		779,667,644		-1.1		800,406,629		2.7		846,690,347		5.8		914,396,785		8.0	
Unsecured Share Draft Lines of Credit		127,344,947		130,352,437		2.4		114,585,310		-12.1		115,553,199		0.8		117,096,655		1.3	
Overdraft Protection Programs		191,893,464		196,658,539		2.5		229,216,412		16.6		239,706,356		4.6		240,423,040		0.5	
Residential Construction Loans-Excluding Business Purpose		2,941,689		635,443		-78.4		411,574		-35.2		1,094,950		166.0		1,833,977		67.5	
Federally Insured Home Equity Conversion Mortgages (HECM)		0		0		N/A		0		N/A		0		N/A		0		N/A	
Proprietary Reverse Mortgage Products		0		0		N/A		0		N/A		0		N/A		0		N/A	
Other Unfunded Commitments		13,330,531		39,737,926		198.1		47,997,334		20.8		53,251,820		10.9		59,237,444		11.2	
Total Unfunded Commitments for Non-Business Loans		1,543,041,404		1,569,982,840		1.7		1,615,341,531		2.9		1,665,748,790		3.1		1,740,119,792		4.5	
Total Unused Commitments		1,569,854,454		1,588,351,230		1.2		1,625,802,279		2.4		1,674,254,054		3.0		1,748,067,102		4.4	
% (Unused Commitments / Cash & ST Investments)		106.43		114.70		7.8		111.43		-2.9		100.18		-10.1		103.90		3.7	
Unfunded Commitments Committed by Credit Union		N/A		N/A				1,623,429,708				1,673,832,601		3.1		1,747,608,855		4.4	
Unfunded Commitments Through Third Party		N/A		N/A				2,372,571				421,453		-82.2		458,247		8.2	
Loans Transferred with Recourse <sup>1</sup>		164,973,233		115,433,908		-30.0		147,841,666		28.1		155,461,938		5.2		157,323,357		1.2	
Pending Bond Claims		988,192		170,181		-82.8		271,902		59.8		247,011		-9.2		111,058		-55.0	
Other Contingent Liabilities		571,338		597,917		4.7		591,717		-1.0		698,363		18.0		939,930		34.6	
CREDIT AND BORROWING ARRANGEMENTS:																			
Num FHLB Members		18		21		16.7		22		4.8		24		9.1		25		4.2	
LINES OF CREDIT (Borrowing)																			
Total Credit Lines		1,623,048,984		1,553,164,660		-4.3		1,505,857,628		-3.0		1,519,981,448		0.9		1,448,020,483		-4.7	
Total Committed Credit Lines		45,506,132		18,470,000		-59.4		31,657,202		71.4		27,758,001		-12.3		357,978,585		1,189.6	
Total Credit Lines at Corporate Credit Unions		502,943,302		326,500,380		-35.1		232,352,502		-28.8		295,893,503		27.3		329,270,103		11.3	
Draws Against Lines of Credit		30,652,516		19,261,035		-37.2		11,439,365		-40.6		5,438,248		-52.5		1,121,391		-79.4	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS																			
Line of Credit Outstanding from Corporate Cus		7,150,999		3,039,178		-57.5		3,409,680		12.2		438,248		-87.1		0		-100.0	
Term Borrowings Outstanding from Corporate Cus		141,467,000		12,000,000		-91.5		7,000,000		-41.7		5,000,000		-28.6		0		-100.0	
MISCELLANEOUS BORROWING INFORMATION:																			
Assets Pledged to Secure Borrowings		666,440,336		623,965,585		-6.4		649,604,988		4.1		723,556,969		11.4		804,241,540		11.2	
Amount of Borrowings Subject to Early Repayment at Lenders Option		92,943,000		101,157,000		8.8		86,000,000		-15.0		53,000,000		-38.4		23,855,000		-55.0	
Uninsured Secondary Capital <sup>2</sup>		0		0		N/A		0		N/A		0		N/A		0		N/A	
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.																			
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward																15.SuppShareOBS&B			

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	Information Systems & Technology										
<a href="#">Return to cover</a>		For Charter : N/A									
09/11/2013		Count of CU : 118									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
	Count of CU in Peer Group : N/A										
		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg	
<b>System Used to Maintain Share/Loan Records</b>											
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System		74	73	-1.4	68	-6.8	66	-2.9	65	-1.5	
Vendor On-Line Service Bureau		45	45	0.0	49	8.9	47	-4.1	47	0.0	
CU Developed In-House System		1	1	0.0	1	0.0	0	-100.0	0	N/A	
Other		5	5	0.0	4	-20.0	4	0.0	5	25.0	
<b>Electronic Financial Services</b>											
Home Banking Via Internet Website		86	87	1.2	89	2.3	88	-1.1	89	1.1	
Audio Response/Phone Based		73	72	-1.4	72	0.0	71	-1.4	71	0.0	
Automatic Teller Machine (ATM)		82	82	0.0	82	0.0	85	3.7	85	0.0	
Kiosk		6	6	0.0	6	0.0	6	0.0	7	16.7	
Mobile Banking		7	12	71.4	16	33.3	29	81.3	34	17.2	
Other		4	4	0.0	4	0.0	2	-50.0	2	0.0	
<b>Services Offered Electronically</b>											
Member Application		33	34	3.0	36	5.9	40	11.1	39	-2.5	
New Loan		44	45	2.3	44	-2.2	46	4.5	46	0.0	
Account Balance Inquiry		89	89	0.0	90	1.1	90	0.0	90	0.0	
Share Draft Orders		61	63	3.3	63	0.0	63	0.0	64	1.6	
New Share Account		21	21	0.0	21	0.0	23	9.5	24	4.3	
Loan Payments		82	84	2.4	85	1.2	82	-3.5	82	0.0	
Account Aggregation		11	12	9.1	12	0.0	13	8.3	14	7.7	
Internet Access Services		24	23	-4.2	25	8.7	26	4.0	26	0.0	
e-Statements		71	73	2.8	74	1.4	77	4.1	78	1.3	
External Account Transfers		14	15	7.1	18	20.0	22	22.2	22	0.0	
View Account History		91	91	0.0	92	1.1	91	-1.1	91	0.0	
Merchandise Purchase		5	5	0.0	5	0.0	5	0.0	5	0.0	
Merchant Processing Services		4	4	0.0	5	25.0	6	20.0	6	0.0	
Remote Deposit Capture		2	5	150.0	6	20.0	10	66.7	12	20.0	
Share Account Transfers		86	86	0.0	89	3.5	88	-1.1	88	0.0	
Bill Payment		61	64	4.9	67	4.7	68	1.5	70	2.9	
Download Account History		74	76	2.7	77	1.3	75	-2.6	76	1.3	
Electronic Cash		5	5	0.0	5	0.0	4	-20.0	5	25.0	
Electronic Signature Authentication/Certification		2	2	0.0	3	50.0	3	0.0	4	33.3	
<b>Type of World Wide Website Address</b>											
Informational		13	12	-7.7	11	-8.3	11	0.0	11	0.0	
Interactive		8	8	0.0	8	0.0	3	-62.5	2	-33.3	
Transactional		79	80	1.3	83	3.8	86	3.6	88	2.3	
Number of Members That Use Transactional Website		356,542	400,852	12.4	427,547	6.7	479,889	12.2	500,958	4.4	
No Website, But Planning to Add in the Future		1	1	0.0	0	-100.0	0	N/A	0	N/A	
<b>Type of Website Planned for Future</b>											
Informational		0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive		0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional		1	1	0.0	0	-100.0	0	N/A	0	N/A	
<b>Miscellaneous</b>											
Internet Access		119	119	0.0	118	-0.8	112	-5.1	114	1.8	
											17.IS&

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09/11/2013

CU Name: N/A

Peer Group: N/A

# Graphs 1

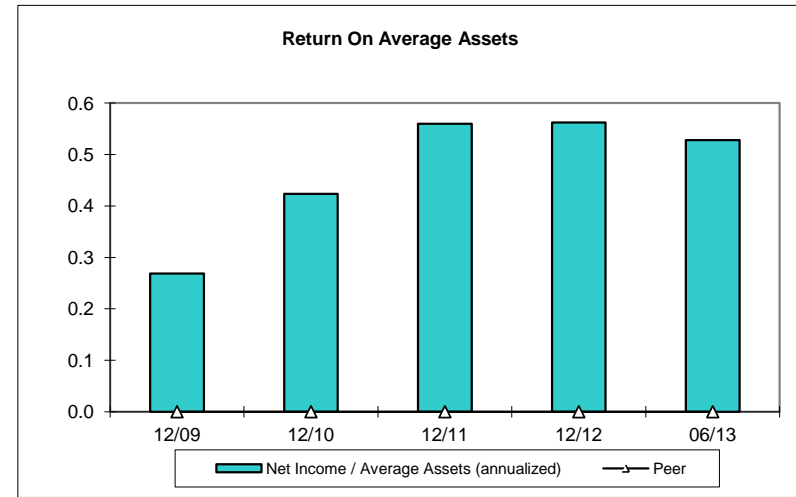
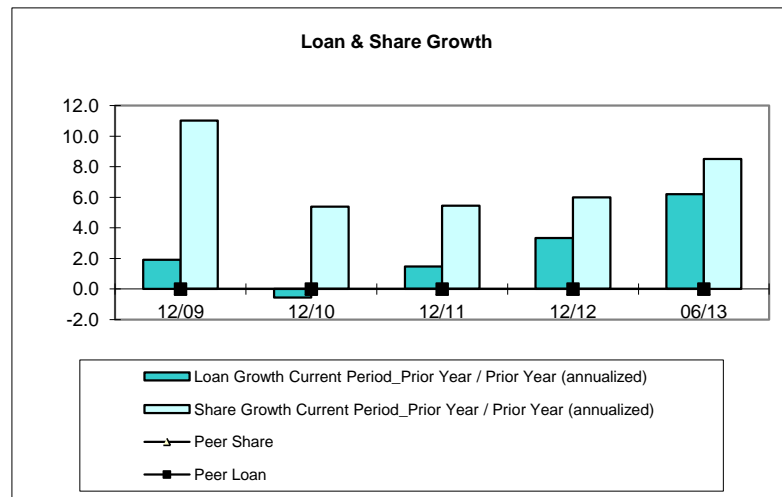
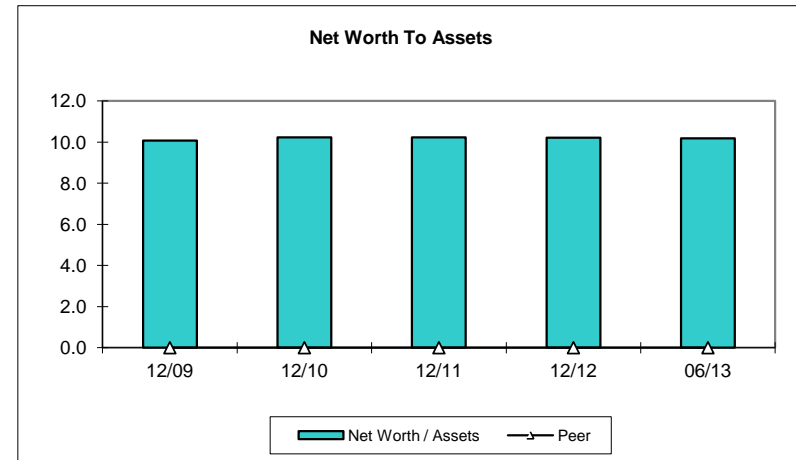
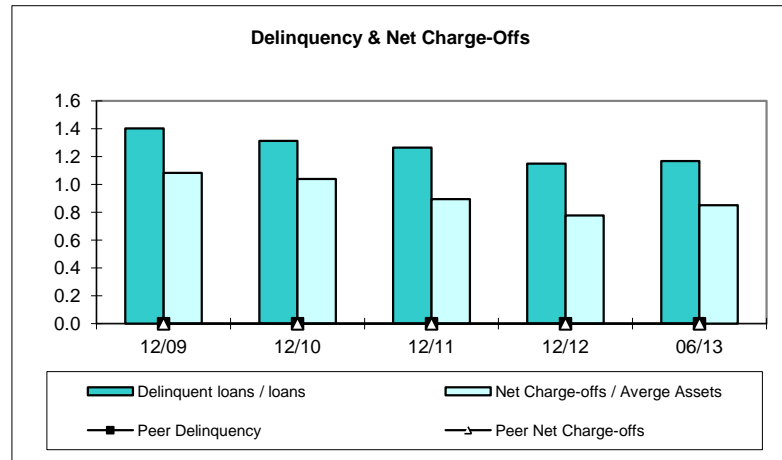
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/11/2013

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

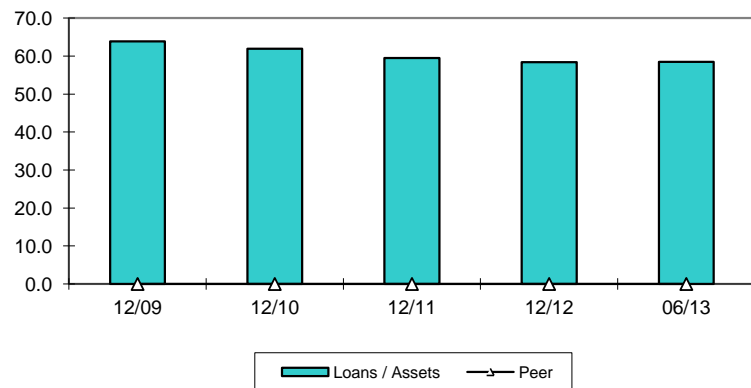
Count of CU : 118

Asset Range : N/A

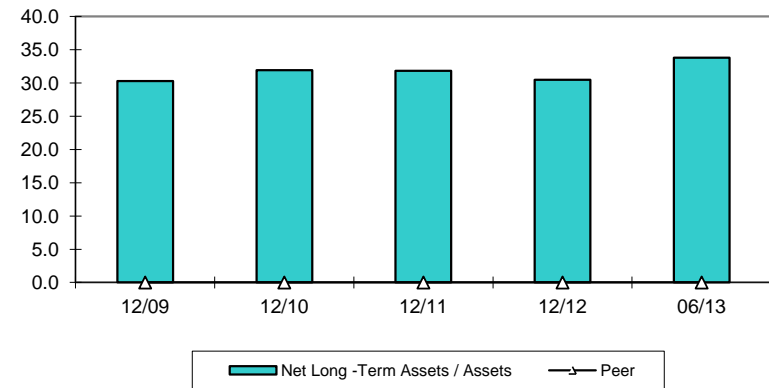
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

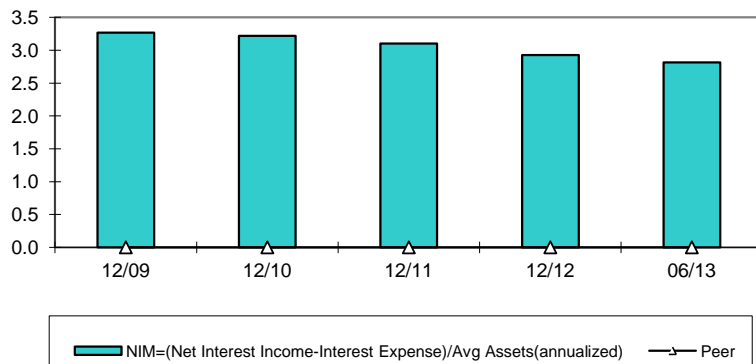
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

